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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Victoria	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name	Middle name
	license or passport	Carrett Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 4236	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Victoria First Name	Garrett Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you	Business name	Business name
	have used in the last		
	8 years	Business name	Business name
	Include trade names and		
	doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		88 Elm St	
		Number Street	Number Street
		Park Forest Illinois 60466	
		City State Zip Code	City State Zip Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		-	
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have	Over the last 180 days before filing this petition, I have
		lived in this district longer than in any other district.	lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			.
			.

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Debtor 1 Victoria		Garrett		Case number (if kno	own)
First Name	Middle Name	Last Name	_		
Part 2: Tell the Court Abo	out Your Bankruptcy	Case			
 The chapter of the Bankruptcy Code you are choosing to file under 		ef description of each, see <i>Notic</i> 010)). Also, go to the top of page			C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about cashier's check, of may pay with a crimary pay with a crimary pay the landividuals to Pay I request that my judge may, but is the official poverty you choose this control of the cont	at how you may pay. Typicall or money order If your attor redit card or check with a presence fee in installments. If you cay Your Filing Fee in Installments of the best waived (You may rest not required to, waive your fat ty line that applies to your fat	y, if your ney is a print choose the contents (Contents are mily s	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only and may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for SA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go	dlord obtained an eviction judget to line 12.			b you want to stay in your residence? St You (Form 101A) and file it with

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Garrett Debtor 1 Victoria Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Victoria Garrett Case number (if known)
First Name Middle Name Last Name

Part 5: Exp	lain Your Effo	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		About Deb	otor 2 (Sp	oouse Only in a Joint Cas	e):
15. Tell the o	court	You must check one:		You must cl	heck one:		
whether received about cr counseli	edit	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	counse filed thi	ling ager is bankru	ing from an approved cred ncy within the 180 days bein ptcy petition, and I receive apletion.	fore I
	equires that ve a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payme veloped with the agency.	nt plan,
about cre counseling file for ba You mus	edit ng before you ankruptcy. t truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counse filed thi	ling ager is bankru	ing from an approved creating within the 180 days being the petition, but I do not appletion.	fore I
you cann	e of the choices. If ot do so, you igible to file.		er you file this bankruptcy petition, opy of the certificate and payment		ST file a c	er you file this bankruptcy pe opy of the certificate and pay	
If you file court car case, you	anyway, the dismiss your will lose filing fee you	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an obtain t made n	n approve those sen ny reques 30-day te	ked for credit counseling sed agency, but was unable vices during the 7 days after, and exigent circumstancemporary waiver of the	to ter I
creditors	can begin n activities	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requirer efforts y unable t	ment, atta ou made to obtain i	ay temporary waiver of the ch a separate sheet explainir to obtain the briefing, why yo t before you filed for bankrup umstances required you to file	u were otcy, and
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	with you		e dismissed if the court is diss for not receiving a briefing b ruptcy.	
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive must file with a co	a briefing a certification	fied with your reasons, you n within 30 days after you file. ate from the approved agend payment plan you develope o, your case may be dismisse	You cy, along ed, if any.
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is grante mited to a maximum of 15 da	
		I am not required counseling beca	d to receive a briefing about credit ause of:		t require	d to receive a briefing abou ause of:	ıt credit
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Inca	apacity.	I have a mental illness or a deficiency that makes me incapable of realizing or ma rational decisions about fina	aking
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disa	ability.	My physical disability cause be unable to participate in briefing in person, by phon- through the internet, even a reasonably tried to do so.	a e, or
		Active duty.	I am currently on active military duty in a military combat zone.	Acti	ive duty.	I am currently on active mili duty in a military combat zo	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about ci	redit cour	are not required to receive a seling, you must file a motion ounseling with the court.	

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Debtor 1 Victoria Garrett Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Victoria Garrett Signature of Debtor 1 Signature of Debtor 2 Executed on _ 3/17/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Victoria		Garrett	Case number (if	known)
First Name	Middle Name	Last Name		-
For your attorney, if you are represented by one	eligibility to proceed und	er Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requi	red by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.5			·
need to file this page.	/s/ Jason Diaz		Date	3/17/2017
	Signature of Attorney for	or Debtor		M / DD / YYYY
	,			
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	City		Otato	2.0 0000
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Victoria		Garrett
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
0.1.1.1.1.0.0	
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Oopy line 33, Total leal estate, from <i>Schedule AB</i>	¢11.751.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$11,751.00
1c. Copy line 63, Total of all property on Schedule A/B	\$11,751.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$18,518.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ10,310.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	*****
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$33,035.00
Your total liabilities	\$51,553.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$1,689.91
Copy your combined monthly income from line 12 of Schedule I	φ1,009.91 ———————————————————————————————————

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Debtor 1 Victoria Garrett Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,309.08 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$1,635.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$1,635.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your c	ase:					
Debtor 1		Victoria			Garrett			
Debtor 1		First Name	Middle N	lame	Last Name			
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name			
United Sta	ites B	ankruptcy Court for the:	Northern		District of Illinois			
Case num					(State)			
(If known)								Check if this is an
Officia	ıl Fo	orm 106A/B						amended filing
Sched	lub	e A/B: Prope	rty					12/1
category v responsibl write your	vhere e for name	you think it fits best. E supplying correct infor e and case number (if k	Be as complete a mation. If more s known). Answer e	nd a pace very	ccurate as possible. If is needed, attach a s question.	two married people eparate sheet to thi	han one category, list the are filing together, both a s form. On the top of any a	are equally
Part 1:	Desc	ribe Each Residenc	e, Building, La	nd, d	or Other Real Estate	You Own or Hav	e an Interest In	
		or have any legal or ed	quitable interest	in an	y residence, building,	land, or similar prop	erty?	
		Go to Part 2						
ш	Yes.	Where is the property?						
1.1				Wh	at is the property? Che	eck all that apply.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.1	Stree	t address, if available, or	other description		Single-family home Duplex or multi-unit bu	ildina		aims Secured by Property.
					Condominium or coope	_	Current value of the	Current value of the
					Manufactured or mobile		entire property?	portion you own?
	NI	de la constantina della consta			Land			
	Num	ber Street			Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	
			P	Wh	o has an interest in th	e property? Check	Check if this is co	ommunity property
				on				
					Debtor 1 only			
					Debtor 2 only Debtor 1 and Debtor 2	only		
					At least one of the debt	•		
				Ot	ner information you wi		item, such as local	
					perty identification nu			
If you	own (or have more than one, li	st here:				5	
1.2				wn	at is the property? Che Single-family home	еск ан тпат арріу.		claims or exemptions. Put ured claims on <i>Schedule D:</i>
1	Stree	t address, if available, or	other description		Duplex or multi-unit bu	ildina	Creditors Who Have Cla	aims Secured by Property.
					Condominium or coope	· ·	Current value of the	Current value of the
					Manufactured or mobile	home	entire property?	portion you own?
	Num	ber Street			Land		.	
	Nulli	bei Street			Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	e estate), if known.
	- ,		,				Check if this is co	ommunity property
				Wh on	o has an interest in th	e property? Check	(see instructions)	
					Debtor 1 only		Ш	
					Debtor 2 only			
					Debtor 1 and Debtor 2	only		
					At least one of the debt	ors and another		
					ner information you wis		item, such as local	

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Debtor 1			Garrett	Case number	r (if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or oth		Vhat is the property? Check all that ap Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	ply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Investment property Timeshare Other		Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
]]]]	Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another information you wish to add ab	ner	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the port ve attached for Part 1. Wri	tion you own for a	roperty identification number: III of your entries from Part 1, includere. 	ing any entrie	s for pages	
Do you ow you own tl	nat someone else drives. If yons, trucks, tractors, sport util	equitable interest ou lease a vehicle, a	in any vehicles, whether they are realso report it on Schedule G: Executory cycles	-	-	
3.1	Make Model: Year:	Kia Optima 2013	Who has an interest in the prope one. ✓ Debtor 1 only	rty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	45000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property? \$10800.00	Current value of the portion you own? \$10800.00
3.2	Make Model:		Check if this is community prinstructions) Who has an interest in the prope one.			claims or exemptions. Put ured claims on Schedule D:
	Year: Approximate mileage:		Debtor 1 only Debtor 2 only		Creditors Who Have Cla	Current value of the
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions)		entire property?	portion you own?

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ו וטו	Victoria First Name	Middle Name	Garrett Last Name	Case number	51 (II KIIOWI)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the pone. Debtor 1 only	roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	W	Current value of the entire property?	Current value of the portion you own?
	Other information.		At least one of the debtors			· · ·
			Check if this is communi instructions)	ty property (see		
3.4	Make		Who has an interest in the p	roperty? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only		Oreanois vino riave ora	ums becared by Fropert
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	У	entire property?	portion you own?
			At least one of the debtors	and another	· ·	
			Check if this is communi instructions)	ty property (see		
Exar		•	er recreational vehicles, other v t, fishing vessels, snowmobiles, m	•		
Exar	nples: Boats, trailers, motors No	•		otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, m Who has an interest in the p	otorcycle accessori	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, m Who has an interest in the p one.	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, m Who has an interest in the p one. Debtor 1 only	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessori roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only	roperty? Check y and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propertion Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the p	roperty? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the pone.	roperty? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule control of the portion you own? claims or exemptions. I
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the pone. Debtor 1 only	roperty? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propen Current value of the portion you own? claims or exemptions. I red claims on Schedule ims Secured by Propen
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communiinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	roperty? Check y and another ity property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule ims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	roperty? Check y and another ity property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. If the claims on Schedule ims Secured by Propentims Secured by Propentims
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communiinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	roperty? Check y and another ity property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. It is claims on Schedule ims Secured by Propent Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	roperty? Check y and another ity property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. It is claims on Schedule ims Secured by Propent Current value of the

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Debtor 1 Victoria Garrett Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Two Cellular Phones \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$550.00 for Part 3. Write that number here

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Debtor 1 Victoria Garrett Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$400.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: Bank of America \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Victoria First Name	Middle Name	Garrett	Case number (if known)	
20.	Government and corpo Negotiable instruments i	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
	✓ No Yes. Give specific information about them	Issuer name:	To someone by signing	y or delivering them.	
21.), thrift savings accounts	s, or other pension or profit-sharing plans	
	No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	401k		\$1.00
	separately.	Pension plan:			-
		IRA:			
		Retirement account:			-
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			·
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	tor 1 Victoria First Name	Middle	Garrett Name Last Name	Case number (if known)	
24.	Interests in a		count in a qualified ABLE program, or	under a qualified state tuition program.	
	✓ No Yes		otion. Separately file the records of any in	terests.11 U.S.C. § 521(c):	
25.	Trusts, equita	 ible or future interests in p	property (other than anything listed in	line 1), and rights or powers	
	exercisable for	or your benefit			
	Yes. Desc	ribe			
26.			secrets, and other intellectual prope es, proceeds from royalties and licensing		
	No No	arret domain marries, website	ss, proceeds from royalties and licensing	agreements	
	Yes. Desc	ribe			
27.		nchises, and other general	intangibles ses, cooperative association holdings, lic	uor licenses, professional licenses	
	✓ No		•		
	Yes. Desc	ribe			
					
Mor	ney or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	Tax refunds o				portion you own? Do not deduct secured
	Tax refunds ov			Federal:	portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s abou you a	ved to you specific information t them, including whether ulready filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on ✓ No — Yes. Give s abou you a and t	epecific information t them, including whether liready filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s abou you a and t	pecific information t them, including whether laready filed the returns the tax years	spousal support, child support, maintena	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and to Family support Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, s	spousal support, child support, maintena	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and to Family support Examples: Past	pecific information t them, including whether laready filed the returns the tax years	spousal support, child support, maintena	State: Local: ance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and the supportex amples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, s	spousal support, child support, maintena	State: Local: ance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and the supportex amples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, s	spousal support, child support, maintena	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00
29.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past ✓ No Yes. Give s	pecific information t them, including whether liready filed the returns the tax years t due or lump sum alimony, s specific information	spousal support, child support, maintena	State: Local: Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
29.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	pecific information t them, including whether already filed the returns the tax years t due or lump sum alimony, s specific information	spousal support, child support, maintena ce payments, disability benefits, sick pay, oans you made to someone else	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
29.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, sepecific information	ce payments, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

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Deb	tor 1 Victoria		Garrett	Case number (if known)	
	First Name	Middle Name	Last Name	<u> </u>	
31	Interests in insurance p	olicias			
31.			th savings account (HSA): crodit	homeowner's, or renter's insurance	
	Examples. Health, disabili	ly, or life insurance, near	in savings account (HSA), credit,	nomeowners, or ferriers insurance	
	√ No				
	✓ NO		Company name:	Beneficiary:	Surrender or refund value:
	Yes. Name the insura	nce company	company mamer	2011011011011	canonaci en relana valaci
	of each policy and lis				
	, , , , , , ,				
			-		
32.	Any interest in property	that is due you from s	someone who has died		
	If you are the beneficiary	of a living trust, expect p	roceeds from a life insurance police	cy, or are currently entitled to receive	
	property because someor	ne has died.			
	✓ No				
	Yes. Describe				
	Tes: Describe				
33.	Claims against third pa	rties. whether or not w	ou have filed a lawsuit or made	a demand for payment	
			rance claims, or rights to sue		
	Examples: Noolderits, em	noyment disputes, insu	rance claims, or rights to suc		
	No No				
	Yes. Describe				
	_				
0.4	011			alatara di bandabia and dabia	
34.	_	niiquidated ciaims of	every nature, including counter	claims of the debtor and rights	
	to set off claims				
	□ No				
	✓ No				
	Yes. Describe				
	ш				
	-				
35.	Any financial assets you	ı did not already list			
	✓ No				
	Yes. Describe				
	Too. Boombo				
	-				
36.	Add the dollar value of	all of your entries from	Part 4, including any entries f	or pages you have attached	£401.00
	for Part 4. Write that nu	mber here		>	\$401.00
_					
Part	5: Describe Any Bus	siness-Related Pro	perty You Own or Have an I	nterest In. List any real estate in Par	rt 1.
37.	Do you own or have any	legal or equitable int	erest in any business-related p	roperty?	
	No Coto Del C				Current value of the
	No. Go to Part 6.				portion you own?
	Yes. Go to line 38.				Do not deduct secured claims
					or exemptions
					or exemptions
38.	Accounts receivable or	commissions you alre	ady earned		
	—				
	✓ No				
	Yes. Describe				
	Tes: Describe				
39	Office equipment, furnis	shings, and supplies			
50.			modems printers copiers fav m	achines, rugs, telephones, desks, chairs, elec	etronic devices
	Examples. Dusiliess-ieldii	ou oumputers, surtwale,	moderno, printero, copiero, idx III	adminos, rago, tolephones, desks, orialis, elec	ALOTTIO GOVIDGO
	√ No				
	Yes. Describe				
	_				

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Debt	tor 1 Victoria	Garrett	Case number (if known)	
	First Name Middle Na	ame Last Name		
40.	Machinery, fixtures, equipment, supplies y	ou use in business, and tools of your tr	ade	
	 No			
	Yes. Describe			
41.	Inventory			
	No No			
	Yes. Describe			
				
42.	Interests in partnerships or joint ventures			
	✓ No			
	Ves Cive se seifie	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			-
				<u> </u>
43. (Customer lists, mailing lists, or other comp	ilations		
	□ No			
	✓ No			
	Yes. Do your lists include personally iden	tifiable information (as defined in 11 U.S.C	:. § 101(41A))?	
	E N			
	No			
	Yes. Describe			
	_			
44.	Any business-related property you did not	already list		
	 No			
	$lue{lue}$			<u> </u>
	Yes. Give specific			
	information			<u> </u>
				<u> </u>
				
45 A	add the dollar value of all of your entries fro	m Part 5 including any entries for page	as you have attached	
	art 5. Write that number here			
•				
Part	Describe Any Farm- and Comme	rcial Fishing-Related Property Yoเ	u Own or Have an Interest In.	
Part	If you own or have an interest in farmland, lis			
46.	Do you own or have any legal or equitable	interest in any farm- or commercial fis		
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	Tes. do to line 47.			Do not deduct secured claims or exemptions
47	Form onimals			or evenibrions
47.	Farm animals Examples: Livestock, poultry, farm-raised fish			
	Livestock, poultry, larm-raised fish			
	✓ No			
	Yes. Describe			

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Debte	or 1 Victoria First Name	Middle Name	Garrett Last Name	Case number (if known)	
48.	Crops-either growing		Last Name		
	√ No				
	Yes. Describe				
	_				
49.	Farm and fishing equip	 oment, implements, machinery, fixtu	ires, and tools of tra	ade	
	No No		·		
	Yes. Describe				
	_				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you di	d not already list		
	✓ No				
	Yes. Describe				
52. Ad	ld the dollar value of al	I of your entries from Part 6, includi	ng any entries for p	ages you have attached	
		r here			
				_	
Part 7	Describe All Pro	perty You Own or Have an Inte	rest in That You [Did Not List Above	
		perty of any kind you did not already s, country club membership	list?		
	✓ No	o, ocamay clas momeoremp			
	Yes. Give specific				
	information				
F4 A-	ld the deller relice of el	II of commontation from Dant 7 Mailes	h at		
54. AC	id the dollar value of al	Il of your entries from Part 7. Write t	nat number nere		
Part 8	List the Totals of	Each Part of this Form			
55 P	art 1: Total real estate	, line 2		•	
00.1	art ir rotal rour colute	,			
56. p	art 2 total vehicles, lin	e 5	\$10800.00		
57. P a	art 3: Total personal an	nd household items, line 15	\$550.00		
58. P a	art 4: Total financial as	ssets, line 36	\$401.00		
59. P	art 5: Total business-re	elated property, line 45			
60. P	art 6: Total farm- and t	fishing-related property, line 52			
61. P	art 7: Total other prop	erty not listed, line 54			
		. Add lines 56 through 61	011751 00		. 011751 00
	, , , , , , ,	.	\$11751.00	Copy personal property total	+ \$11751.00
					\$11751.00
63. T c	otal of all property on S	Schedule A/B. Add line 55 + line 62			

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		Docu	ment Page 2	0 of 69	
Fill in this info	rmation to identify your case:				
Debtor 1	Victoria		Garrett		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name	-	
United States	Bankruptcy Court for the: North	thern D	istrict of Illinois		
Case number			(State)		
(If known)					Chapk if this is a
Official	Form 106C				Check if this is a amended filing
	le C: The Propert	v You Claim a	s Exempt		12/1
as exempt. If additional particles and a special the amount tax-exempt under a law your exemp Part 1: Ide 1. Which so You You	more space is needed, fill of ages, write your name and of m of property you claim a diffic dollar amount as exent of any applicable statutory retirement funds—may be	sexempt, you must so the sexempt, you must so the sexempt, you must so the sexempt sexempt and sexempt	page as many copies). specify the amount ou may claim the full fitions—such as those amount. However, if y amount and the valuey amount. The if your spouse is filing options. 11 U.S.C. § 522(b) 22)	of Part 2: Additional f the exemption you air market value of for health aids, righyou claim an exemple of the property is with you. o)(3)	purce, list the property that you claim Page as necessary. On the top of an claim. One way of doing so is to the property being exempted up to the to receive certain benefits, and tion of 100% of fair market value determined to exceed that amoun
	scription of the property and Schedule A/B that lists this	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exempt	-	Specific laws that allow exemption
Brief descriptio Kia Line from Schedule	Optima, 2013	\$10,800.00	100% of fair mark applicable statuto	\$0 set value, up to any rry limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Brief description	on:	\$300.00			735 ILCS 5/12-1001(a)
•	d Clothing			300.00	_
Line from Schedule			applicable statuto	et value, up to any ory limit	
	claiming a homestead exemp to adjustment on 4/01/19 and e			date of adjustment.)	

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Victoria Garrett Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$250.00 description: **✓** \$250.00 **Two Cellular Phones** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$400.00 description: **✓** \$400.00 Checking account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** \$0 Savings account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1006 \$1.00 description: \$1.00 401(k) or similar plan, 100% of fair market value, up to any 401k applicable statutory limit Line from

Schedule A/B:

21

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		Do	cument 1 age 22 of	03		
Fill in th	nis information to identify your ca	se:				
Debtor	1 Victoria		Garrett			
	First Name	Middle Name	Last Name			
Debtor : (Spouse, i		Middle Name	Last Name			
Linited (
United	States Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case nu (If known)			<u> </u>			
Offic	cial Form 106D			_		Check if this is an amended filing
		oro Who Ho	va Claima Sagur	ad by Dran		· ·
			ve Claims Secur			12/15
more sp			e are filing together, both are equence the entries, and attach it to	•		
	any creditors have claims se	ecured by your proper	tv?			
Г			vith your other schedules. You ha	ve nothing else to repo	ort on this form.	
 -	Yes. Fill in all of the information	n below.	·			
Part 1:	•					
	ist all secured claims. If a credit	tor has more than one sec	sured claim, list the creditor	Column A	Column B	Column C
			ticular claim, list the other creditors	Amount of claim	Value of	Unsecured
	n Part 2. As much as possible, list	the claims in alphabetical	order according to the creditor's	Do not deduct the value of collateral.	collateral	portion
	iamo.			value of collateral.	that supports this claim	If any
	Santander Consumer USA	Describe the property	that secures the claim:	\$18,518.00	\$10,800.00	\$7,718.00
	Creditor's Name 14101 MYFORD RD FL 2	2013 Kia Optima				
_	Number Street	As of the date you file	, the claim is: Check all that apply.	•		
_		Contingent				
_	TUSTIN CA 92780	Unliquidated				
	State ZIP Code Who owes the debt? Check one.	Disputed				
İ	Debtor 1 only	Nature of lien. Check a	all that apply.			
֓֞֞֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
Ļ	Debtor 1 and Debtor 2 only	_	as tax lien, mechanic's lien)			
L	At least one of the debtors and another	Judgment lien from	a lawsuit			
	Check if this claim relates to a community debt	Other (including a ri	ght to offset)			
	Date debt was	Last 4 digits of accou	nt number 1000			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$18,518.00

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		Do	cument Page 23 o	01 69			
Fill in this infor	mation to identify your case:						
Debtor 1	Victoria		Garrett				
Dahta : 0	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the: Nort	hem	_ District of Illinois(State)				
Case number			(State)				
	orm 106E/F				Che	ck if this is an	amended filing
		tors Who	Have Unsecur	ed Claims			12/15
other party to a Form 106A/B) a claims that are the entries in t known).	any executory contracts or un and on Schedule G: Executor e listed in Schedule D: Credit	nexpired leases that y Contracts and Une ors Who Hold Claims the Continuation Pa	ors with PRIORITY claims and could result in a claim. Also I xpired Leases (Official Form 1 Secured by Property. If more ge to this page. On the top of	ist executory contrac 06G). Do not include space is needed, cop	ts on <i>Schedເ</i> any creditor y the Part yo	<i>lle A/B: Prop</i> s with partia ou need, fill i	erty (Official Ily secured t out, number
No. (Yes. List all of		ms. If a creditor has m	ou? ore than one priority unsecured y and nonpriority amounts, list the	nat claim here and show	both priority	and nonprior	
As much a	as possible, list the claims in alpiion Page of Part 1. If more than	phabetical order accord one creditor holds a	ling to the creditor's name. If yo particular claim, list the other cred	litors in Part 3.	riority unsecu	ıred claims, fi	
As much a	as possible, list the claims in alpiion Page of Part 1. If more than	phabetical order accord one creditor holds a	ling to the creditor's name. If yo	litors in Part 3.	Total	Priority	Nonpriority
As much a Continuat (For an ex	as possible, list the claims in algion Page of Part 1. If more than splanation of each type of claim	phabetical order accord one creditor holds a see the instructions f	ling to the creditor's name. If yo particular claim, list the other creation or this form in the instruction bo	itors in Part 3.			I out the
As much a Continuat (For an ex	as possible, list the claims in algion Page of Part 1. If more than cplanation of each type of claim. Creditor's Name	phabetical order accord one creditor holds a see the instructions f	ling to the creditor's name. If yo particular claim, list the other cred	itors in Part 3.	Total claim	Priority amount	Nonpriority amount
As much a Continuat (For an ex	as possible, list the claims in algion Page of Part 1. If more than splanation of each type of claims. Creditor's Name 7346	phabetical order accord one creditor holds a see the instructions f	Jing to the creditor's name. If yo particular claim, list the other cred or this form in the instruction bo	rn/a	Total claim	Priority amount	Nonpriority amount

Yes

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Debte	or 1	Victoria First Name Middle Name	Garrett Last Name	Case number (if known)	
Part :	2.	List All of Your NONPRIORITY Unsecured			
3. [any creditors have nonpriority unsecured claims a No. You have nothing to report in this part. Submittees.	gainst you?	ne court with your other schedules.	
4. L	List unse	all of your nonpriority unsecured claims in the all ecured claim, list the creditor separately for each claim.	For each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill out	cluded in Part 1.
					Total claim
4.1		CCT BRKS LARIMER CTY conpriority Creditor's Name		Last 4 digits of account number 0255	\$420.00
	14	117 S COLLEGE AVE		When was the debt incurred? 9/2013	
	Nι	umber Street		As of the date you file, the claim is: Check all that apply.	
	EC	DRT COLLINS Colorado 8052	1	Contingent	
	Cit			Unliquidated	
	W	ho incurred the debt? Check one.		Disputed	
	¥	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	L	Debtor 2 only		Student loans	
	F	Debtor 1 and Debtor 2 only At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	☐ Check if this claim relates to a community deb	t	Debts to pension or profit-sharing plans, and other similar debts	
	ls	the claim subject to offset?		001 Collection; Collecting for	
	✓	No		ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
		Yes			
4.2		CCT BRKS LARIMER CTY conpriority Creditor's Name		Last 4 digits of account number 0256	\$276.00
		17 S COLLEGE AVE		When was the debt incurred? 9/2013	
	Nι	umber Street		As of the date you file, the claim is: Check all that apply.	
	_			Contingent	
	FC Cit	DRT COLLINS Colorado 8052- tv State Zip Colorado		Unliquidated	
	W	ho incurred the debt? Check one. Debtor 1 only		Disputed	
	Ľ			Type of NONPRIORITY unsecured claim:	
	L	Debtor 2 only		Student loans	
	Ļ	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar	
	L	Check if this claim relates to a community deb the claim subject to offset?	τ	debts 001 Collection; Collecting for	
	√	=		ORIGINAL CREDITOR: MEDICAL	
	F	Yes		Other. Specify PAYMENT DATA	
4.3	AC	CCT BRKS LARIMER CTY		Loct 4 digits of account number 0254	\$244.00
	No	onpriority Creditor's Name 117 S COLLEGE AVE		Last 4 digits of account number 0254 When was the debt incurred? 9/2013	
		umber Street			
	_			As of the date you file, the claim is: Check all that apply. Contingent	
		ORT COLLINS Colorado 8052		Unliquidated	
	Ci [*]	ty State Zip Co ho incurred the debt? Check one.	ode	Disputed	
	✓	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
		Debtor 2 only		Student loans	
		Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
		At least one of the debtors and another		divorce that you did not report as priority claims	
		Check if this claim relates to a community deb	t	Debts to pension or profit-sharing plans, and other similar debts	
	Is	the claim subject to offset?		001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	r	No Voc		Other. Specify PAYMENT DATA	
	- 1	Yes			

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Debtor 1 Victoria Garrett Case number (if known)
First Name Middle Name Last Name

Port 2: Volum NONDRIGHTY Unsequed Claims - Continuation Page

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	1 4.5, followed by 4.6, and so forth.	Total claim
4.4	ACCT BRKS LARIMER CTY Nonpriority Creditor's Name 1417 S COLLEGE AVE Number Street	Last 4 digits of account number 0253 When was the debt incurred? 9/2013 As of the date you file, the claim is: Check all that apply.	\$193.00
	FORT COLLINS Colorado State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts onliquidated onliquidated Type of NONPRIORITY unsecured claim: Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims October 1997 Onliquidated Onliquidated	
4.5	ACCT BRKS LARIMER CTY Nonpriority Creditor's Name 1417 S COLLEGE AVE Number Street FORT COLLINS Colorado 80524 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Last 4 digits of account number 0252 When was the debt incurred? 9/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other Specific DAMAENT DATA	\$40.00
4.6	AMERICAN COLLECTION SY Nonpriority Creditor's Name 407 S 21ST ST Number Street LARAMIE Wyoming 82070 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Other. Specify PAYMENT DATA Last 4 digits of account number 761A When was the debt incurred? 7/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$21,825.00
	Is the claim subject to offset? No Yes	Other. Specify 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT DATA	

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 Debtor 1 First Name
 Victoria
 Garrett
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	ion Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	AMERICOLLECT INC Nonpriority Creditor's Name PO BOX 1566 Number Street	When was the debt incurred? 11/2013	\$40.00
	MANITOWOC Wisconsin 54221 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.8	CRANE FIN Nonpriority Creditor's Name 7447 W Greenfield Ave Number Street Milwaukee Wisconsin 53214 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 8910 When was the debt incurred? 3/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 6 InstallmentLoan	\$312.00
4.9	CRANE FIN Nonpriority Creditor's Name 7447 W Greenfield Ave Number Street Milwaukee Wisconsin 53214 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 2369 When was the debt incurred? 4/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 6 InstallmentLoan	\$156.00

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Debtor 1 Victoria Garrett Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim CREDIT MGMT** 4.10 \$198.00 Last 4 digits of account number Nonpriority Creditor's Name 4200 INTERNATIONAL When was the debt incurred? 1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON Texas 75007 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **| ORIGINAL CREDITOR: 11 ✓** No Other. Specify CHARTER COMMUNICATIONS Yes 4.11 CUST CREDIT/RYL MGT \$312.00 Last 4 digits of account number 5403 Nonpriority Creditor's Name 25331 W IH 10 When was the debt incurred? 3/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN ANTONIO 78257 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ 006 InstallmentLoan Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY CO L 4.12 \$221.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 7/2015 Number As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** 32256 Florida Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: TMOBILE No

Yes

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Debtor 1 Victoria Garrett Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 FED LOAN SERV \$1,140.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2009 400 Maryland Ave SW Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.14 FED LOAN SERV \$495.00 Last 4 digits of account number 0004 Nonpriority Creditor's Name 400 Maryland Ave SW When was the debt incurred? 3/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes Medical Payment Data 4.15 \$1,213.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 938 When was the debt incurred? 9/2014 Number As of the date you file, the claim is: Check all that apply. Contingent VERO BEACH 32961 Florida Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL No

Yes

Other. Specify ____

PAYMENT DATA

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Debtor 1 Victoria Garrett Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** NATIONAL CREDIT SYSTEM 4.16 \$4,950.00 Last 4 digits of account number Nonpriority Creditor's Name 3750 NATURALLY FRESH BLV When was the debt incurred? 8/2010 Number As of the date you file, the claim is: Check all that apply. Contingent Atlanta Georgia 30349 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: LANTANA **✓** No Yes 4.17 NATIONAL CREDIT SYSTEM \$500.00 Last 4 digits of account number 3042 Nonpriority Creditor's Name 3750 NATURALLY FRESH BLV When was the debt incurred? 8/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent Georgia 30349 Atlanta Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: LANTANA **✓** No Yes Park Forest - Village Hall 4.18 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 350 Victory Dr When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Park Forest Illinois 60466 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Unsecured Parking Tickets Is the claim subject to offset?

✓ No Yes Case 17-08413 Doc 1 Filed 03/17/17 Entered 03/17/17 12:57:57 Desc Main Document Page 30 of 69

Debtor 1 Victoria Garrett Case number (if known)

First Nar	ne Middle Name Last Name						
Part 4: Add th	e Amounts for Each Type of Unsecured Claim						
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purpos	ses only.	28 U.S.C. §1	59.	
			Total claims				
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$1,635.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$31,400.00				
	Gi Total Add lines Of through Gi	e:	\$33,035.00				

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Victoria		Garrett		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
		_	(State)		
Case number (If known)					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Doo	cument Page	32 of 69
Fill in th	his information to identify you	ır case:		
Debtor	1 Victoria		Garrett	
	First Name	Middle Name	Last Name	
Debtor (Spouse,		Middle Name	Last Name	
United	States Bankruptcy Court for the		District of Illinois	
		ie. <u>Nottriem</u>	(State)	
Case n (If known)				
Offic	cial Form 106	<u> </u>		Check if this is an amended filing
Sche	edule H: Your C	odebtors		12/15
1.	No Yes Within the last 8 years, haw California, Idaho, Louisiana, N No. Go to line 3. Yes. Did your spouse, No	evada, New Mexico, Puerto Ric former spouse, or legal equiv	operty state or territory o, Texas, Washington, an alent live with you at the	? (Community property states and territories include Arizona, d Wisconsin.)
	Name of your spous Number Street	se, former spouse, or legal equiv	valent	
	City	State	Zip Cod	e
	again as a codebtor only if t	hat person is a guarantor or	cosigner. Make sure yo	if your spouse is filing with you. List the person shown in line 2 u have listed the creditor on Schedule D (Official Form 106D), hedule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column 1: Your codebtor			Check all schedules that apply:
0.4				Check all schedules that apply:
	Harris, Erica			Schedule D, line 2.1

Zip Code

Schedule E/F, line_____

Schedule G, line

Name

Number

City

Street

State

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		200	Jamone	. age cc			
Fill in this info	ormation to identify	your case:					
Debtor 1	Victoria		Garret	t			
	First Name	Middle Name	Last N	ame	— Che	eck if this is:	
Debtor 2 (Spouse, if filing)	First Namo	Middle Name	Last N	amo	– I п.	An amended filing	
United States E	Bankruptcy Court for	Northern	_ District of Illi			A supplement showing perpenses as of the follow	
the: Case number			(S	tate)			mig date.
(If known)					-	MM / DD / YYYY	
Official F	orm 106I						
Schedul	e I: Your In	come					12/15
information at spouse. If mor number (if kno	oout your spouse. I	•	d your spous	se is not filing	with you, do	not include informat	ion about your
1. Fill in your			Debtor 1			Debtor 2	
information		Employment status	✓ Emplo	ved		Employed	
-	more than one job, arate page with			nployed		Not Employed	
information about additional employers.		Occupation					
Include part self-employe	time, seasonal, or	Employer's name	Bridgestor	ne Retail Operatio	ons LLC		
		Employer's address	333 East L	ake Street			
Occupation may include student or homemaker, if it applies.			Number Str	eet		Number Street	
			Bloomingo e	dal Illinois	60108	City	State Zip Code
		Harata a sala ad	City	State	Zip Code		,
		How long employed there?					
Part 2: Give	e Details About N	Nonthly Income					
		the date you file this form	n. If you have	nothing to repo	ort for any line, v	write \$0 in the space. Inc	clude your non-filing
spouse unless	you are separated.	e more than one employer,	•		•	·	,
	attach a separate she				Debtor 1	For Debtor 2 or	
		ary, and commissions (before, calculate what the monthly		2.	\$2,448.90	non-filing spouse	-
3. Estimate	and list monthly over	rtime pay.		3	+ \$0.00		_
4. Calculate	e gross income. Add li	ne 2 + line 3.		4.	\$2,448.90		

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Debtor 1Victoria	Garrett	Case number		
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4. =	\$2,448.90		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$572.56		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$186.42		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:		\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$.		\$758.98		
7. Calculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7.	\$1,689.91		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, at the total monthly net income.	nd 8a	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, of dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenand divorce settlement, and property settlement.	e, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	fits 8f.	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g		\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$1,689.91 +	=	\$1,689.91
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of yo friends or relatives. Do not include any amounts already included in lines 2-10 or am	ur household, your d	ependents, your roomn		
Specify:			11	+ \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$1,689.91
13. Do you expect an increase or decrease within the year after No. Yes. Explain:	er you file this form?			Combined monthly income
_				

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Debtor 1Victoria		Garrett		Case number (if			
First Name	Middle Name	Last Nam	пе	known)			
Part 1: Describe Employment	ent						
	Debtor 1			Debtor 2			
Employment status	Employed Not Employee	1		Employed Not Employee	1		
	Not Employed	1		Not Employed			
Occupation							
Employer's name	CVS Caremark Sp	ecialty Pharmacy					
Employer's address	800 Biermann Ct						
	Number Street			Number Street			
	Mt Prospect	Illinois	60056				
	City	State	Zip Code	City	State	Zip Code	
How long employed there?							

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		Do	ocument f	Page 36 of 69			
Fill in this infor	mation to identify yo	our case:					
Debtor 1	Victoria		Garrett				
Dalata :: 0	First Name	Middle Name	Last Name	•	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name)	An amended filing	l	
United States B	ankruptcy Court for	the: Northern	District of Illinoi		A supplement sho expenses as of the		st-petition chapter 13 g date:
Case number (If known)					MM / DD / YYYY		
	Form 106 e J: Your E						12/15
information. If i	more space is need wer every question cribe Your House						
	to line 2	a concrete household?					
		a separate household?					
L	No Debter 2 mg	est file Official Forms 106 L 2 F	vnanasa far Canarat	a Hayaahald of Dobtor	2		
2 Do you how		ust file Official Forms 106J-2, E.	xperises for Separat	e nouserrola or Deblor	2.		
Do not list D Debtor 2.		No Yes. Fill out this information each dependent	for Dependent's Debtor 1 or	relationship to Debtor 2	Dependent's age	Does do	ependent live u?
	enses include people other	No No					
than yourself and dependents	d your	Yes					
Part 2: Estir	nate Your Ongoi	ing Monthly Expenses					
	f a date after the b	ur bankruptcy filing date unle pankruptcy is filed. If this is a	-				
	•	on-cash government assistar led it on <i>Schedule I: Your Inc</i> o	-				Your expenses
	or home ownershi	p expenses for your residence 4.	e. Include first mort	gage payments and		4.	\$284.00
	uded in line 4:						
4a. Real es	state taxes					4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Victoria Garrett Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as a second of the second of t	6a.	\$50.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$225.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$160.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$25.00
10. Personal care products an	d services	10.	\$25.00
11. Medical and dental expens	ses	11.	\$0.00
12. Transportation. Include gas Do not include car payments		12.	\$200.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$195.00
15d. Other insurance. Specify	<u>. </u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle	91	17a	\$0.00
17b. Car payments for Vehicle	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).	18.	
19. Other payments you make Specify:	to support others who do not live with you.	40	
	oo wat included in lines 4 ou 5 of this forms on on Cohedule I. Vous Income	19.	\$0.00
20. Other real property expens 20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	··· ,	20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d 20e	\$0.00
		208	<u> </u>

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Debtor 1 V	fictoria		Garrett	Case number (if known)		
F	irst Name	Middle Name	Last Name			
21. Other.	Specify:				21	\$0.00
22. Calcul	ate your monthly exp	enses.				
	ld lines 4 through 21.					\$1,164.00
	opy line 22 (monthly ex		\$0.00 \$1,164.00			
	ld line 22a and 22b. Th	22.	\$1,104.00			
23.Calcula	ate your monthly net	income.				
23a. Co	ppy line 12 (your comb	ined monthly income) from S	Schedule I.		23a	\$1,689.91
23b. Co	opy your monthly expe	enses from line 22 above.			23b	\$1,164.00
23c. Su	btract your monthly ex	penses from your monthly in	ncome.			\$525.91
TI	ne result is your month	ly net income.			23c	
mortg.)	se or decrease because of a n	nodification to the terms of	your mortgage?		

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Fill in this information to identify your case:							
Debtor 1	Victoria		Garrett				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)							

Official Form 106Dec

П	Check if this is an
	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	☑ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Victoria Garrett	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/17/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill ir	n this int	formation to i	dentify your c	ase:							
Debt	tor 1	Victoria				Garrett					
		First Nam	1е	Middle	Name	Last Nam	е				
Debt (Spot	tor 2 use, if filing	First Nam	ne	Middle	Name	Last Nam	e				
Unite	ed State	s Bankruptcy	Court for the:	Northern		District of Illino	is				
	e numbe	er				(Stat	e)				
(If kno	own)									Check if this	e ie s
Of	ficia	l Form	107							amended fil	
Sta	atem	ent of F	inancia	I Affairs	for Ir	ndividuals	Filing fo	r Bankrı	ıptcy		12/1
infor num	mation ber (if I	n. If more sp known). Ans	ace is neede swer every qu	ed, attach a ser uestion.	oarate s	heet to this form	. On the top o			r supplying correct te your name and case	
Part	GI GI	ive Details	About Your	Marital Status	s and w	here You Lived	Before				
1.	What	is your curre	ent marital sta	itus?							
		Married									
	✓ N	Not married									
2.	Durin	a the last 3 v	vears. have vo	u lived anvwhe	re other	than where you liv	ve now?				
			,	,							
		NO You list all of	the places ve	u lived in the lea	ot 2 voor	a. Do not include y	whore you live	now			
	✓ 1	res. List all of	trie places yo	u liveu iri trie ia:	si o year	s. Do not include v	where you live	HOW.			
	C	Debtor 1:			Date	s Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived there	Ŀ
							Same a	s Debtor 1		Same as Debtor	1
	3	38 W 155th Pl									
	N	Number Street			From	01/2016	Number Str	eet		From	
	_				То	02/2017				_ To	
		South Holland	Illinois	60473			City	State	Zip Code	_	
	C	City	State	Zip Code							
							Same a	s Debtor 1		Same as Debtor	1
	1	70 olympic a	pt 3d								
	N	Number Street				01/2015	Number Str	eet		From	
	-				То	12/2015				_ To	
		Chicago Heights	Illinois	60411			City	State	Zip Code	_	
	C	City	State	Zip Code							
	and terr	ritories include	Arizona, Califo	omia, Idaho, Lou	isiana, Ne	r legal equivalent evada, New Mexico, tors (Official Form	Puerto Rico, T			Community property states n.)	;

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Debtor 1 Victoria Garrett Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$1000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$18000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$23000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Garrett Debtor 1 Victoria __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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				rett	Case number	II KIIOWIIJ
-	First Name	Middle Name	Last	Name		
nsi orp ge	ders include your relative porations of which you	are an officer, director, business you operate a	s; relatives of any g person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
7	No					
	Yes. List all payment	s to an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name					
	Number Street					
	City State	e Zip Code				
	Insider's Name					
	Number Street					
	City State	e Zip Code				
	der?					
✓	ude payments on debte	s guaranteed or cosigne s that benefited an ins	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
✓	ude payments on debte		ider. Dates of		=	
✓	ude payments on debts No Yes. List all payment		ider. Dates of		=	
	No Yes. List all payment Insider's Name	s that benefited an ins	ider. Dates of		=	
_	No Yes. List all payment Insider's Name Number Street	s that benefited an ins	ider. Dates of		=	
_	No Yes. List all payment Insider's Name Number Street City State	s that benefited an ins	ider. Dates of		=	
_	No Yes. List all payment Insider's Name Number Street City State	s that benefited an ins	ider. Dates of		=	
_	No Yes. List all payment Insider's Name Number Street City State	s that benefited an ins	ider. Dates of		=	

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Debtor 1 Victoria Garrett Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2013 Kia Optima 03/2017 \$0 Santander Consumer USA Creditor's Name Explain what happened PO Box 961245 Number Street Property was repossessed. Property was foreclosed. Fort Worth 76161 Texas Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City Zip Code State

Property was attached, seized, or levied.

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Debt	tor 1 Victoria	Garrett	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		ank or financial institution, set off any amo	unts from your
	✓ No ✓ Yes. Fill in the details.			
	1 cs. 1 iii ii i ii de details.			
		Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account r	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was an		possession of an assignee for the benefit of	creditors, a court-
	appointed receiver, a custodian, or another official?			
	✓ No ☐ Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a to	otal value of more than \$600 per person?	
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code Person's relationship to you			
				
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Victoria	Garrett	Case number (if know)	7)	
	First Name Middle Nam	e Last Name	<u> </u>		
. Wit	thin 2 years before you filed for bankrupt	cy, did you give any gifts or contribu	tions with a total value o	f more than \$600	to any charity?
✓	No				
	 Yes. Fill in the details for each gift or cor	ntribution			
	_				
	Gifts or contributions to charities	Describe what you contri	buted	Date you contributed	Value
	that total more than \$600			contributed	
	Charity's Name				
	Number Street				
	City State Zip Coo	de			
t 6:	List Certain Losses				
	No Yes. Fill in the details. Describe the property you lost and how the loss occurred	Describe any insurance of Include the amount that in	surance has paid. List	Date of your loss	Value of property lost
		pending insurance claims of A/B: Property.	in line 33 of <i>Schedule</i>		
		77B. Froperty.			
	List Certain Payments or Transfers	_			
	out seeking bankruptcy or preparing a ba				anyone you consulte
		ankruptcy petition?			anyone you consulte
	out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prep	ankruptcy petition?			anyone you consulte
	out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prep	ankruptcy petition? arers, or credit counseling agencies for	services required in your ba	nkruptcy.	
	out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prep	ankruptcy petition?	services required in your ba		Amount of payment
	out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prep	ankruptcy petition? arers, or credit counseling agencies for Description and value of a	services required in your ba	nkruptcy. Date payment	Amount of
	out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prep	ankruptcy petition? arers, or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer	Amount of
	out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prep No Yes. Fill in the details.	ankruptcy petition? arers, or credit counseling agencies for Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prep No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ankruptcy petition? arers, or credit counseling agencies for Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prep No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ankruptcy petition? arers, or credit counseling agencies for Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	out seeking bankruptcy or preparing a ballude any attorneys, bankruptcy petition prep No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	ankruptcy petition? arers, or credit counseling agencies for Description and value of a transferred	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod Email or website address	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod Email or website address	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod Email or website address	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod Email or website address Person Who Made the Payment, if Not You	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod Email or website address Person Who Made the Payment, if Not You	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod Email or website address Person Who Made the Payment, if Not You	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod Email or website address Person Who Made the Payment, if Not You	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 28th Floor Chicago Illinois 60603 City State Zip Cod Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod Email or website address Person Who Made the Payment, if Not You	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 28th Floor Chicago Illinois 60603 City State Zip Cod Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Cod Email or website address Person Who Was Paid Number Street Person Who Made the Payment, if Not You Person Who Was Paid Number Street Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of a transferred Attorney's Fee - 350.00	services required in your ba	Date payment or transfer was made	Amount of payment

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Deb ⁻		Victoria		Garrett	Case num	ber (if known)	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed p you deal with your credit not include any payment or	tors or to make payme		our behalf pay	or transfer any property	y to anyone who promised to
	✓	No Yes. Fill in the details.					
				Description and value of a transferred	ny property	Date payment o transfer wa made	
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bu	usiness or financial affa and transfers made as se	curity (such as the granting of a			
		No Yes. Fill in the details.					
				Description and value of a property transferred	р	escribe any property or ayments received or de ı exchange	
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.	ben	hin 10 years before you file eficiary? ese are often called asset-pro		you transfer any property to a	a self-settled t	rust or similar device o	f which you are a
	✓	No V. Filia il a datalla					
	Ц	Yes. Fill in the details.		Description and value of	the property t	ransferred	Date transfer was made
		Name of trust					

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Debtor 1 Victoria Garrett Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Garrett Debtor 1 Victoria Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Victoria		Garrett	Case number	(if known)	
		First Name	Middle Name	Last Name			
26.			dicial or administrati	ve proceeding under	any environmental law?	Include settlements and orde	rs.
		No Yes. Fill in the details.					
			Co	urt or agency	Nature	e of the case	Status of the case
		Case title		urt Name			Pending
		Case number		mberStreet			On appeal
			City	y State	Zip Code		Concluded
Part	11:	Give Details About You	r Business or Conn	nections to Any Bus	siness		
27.	Witl	nin 4 years before you filed t	for bankruptcy, did yo	ou own a business or	have any of the following	connections to any business	?
		A sole proprietor or sel A member of a limited	· ·	•	activity, either full-time o	r part-time	
		A partner in a partners) or invited hability pa	TUOISHIP (LLI)		
		An officer, director, or					
		An owner of at least 5%	% of the voting or equi	ity securities of a corp	ooration		
	✓	No. None of the above app					
	Ш	Yes. Check all that apply al	bove and fill in the de			Fundamental astification as	ba. Da nat
				Describe the natu	re of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street		Name of accounta	ant or bookkeeper	Dates business existed	
		City State	Zip Code			From To	
				Describe the natu	re of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street				Dates business existed	
		City State	Zip Code	Name of accounta	ant or bookkeeper	F	
		Oily State	Zip Code			From To	
				Describe the natu	re of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street		Name of account	ont or bookkeese	Dates business existed	
		City State	Zip Code	name of accounts	ant or bookkeeper	From To	

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Debt	tor 1	Victoria			Garrett	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other pa No Yes. Fill in the det	rties.	bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_				Date issued	
		Name			MM/DD/YYYY	
					_	
		Number Street				
		City	State	Zip Code	=	
		1	Otato	Zip Code		
Part	12:	Sign Below				
t	rue a	and correct. I unde	erstand that	making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Victoria Garre			<u> </u>
		Signati	ure of Debtor	1		Signature of Debtor 2
		Date 3	3/17/2017			Date
_	N:			V	Financial Affaire for Individual	hale Filing for Dealmonton (Official Form 407)2
٠	JIa yo	ou attach addition	iai pages to	rour Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
[✓ N	lo				
	\Box Y	'es				
	Did yo	ou pay or agree to	pay someor	e who is not an at	torney to help you fill out b	ankruptcy forms?
	J N	lo				
ָ ֓֞֞֞֞֞֞֓֞֓֞֩֓֞֝֞֩֓֞֓֞֝֓֡	i Y	es. Name of persor	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	ct of Illinois	
n re	Victoria Garrett		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF C	OMPENSATIO	N OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed compensation paid to me within one yearendered or to be rendered on behalf of	ear before the filing of the p	petition in bankruptcy, or agreed	d to be paid to me, for services
	For legal services, I have agreed to acce	ept		\$4,000.00
	Prior to the filing of this statement I have	ve received		\$350.00
	Balance Due			\$3,650.00
2.	The source of the compensation paid to	o me was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation paid to	o me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the above members and associates of my law	re-disclosed compensation firm.	n with any other person unless	they are
	I have agreed to share the above-d members or associates of my law f the people sharing in the compens	irm. A copy of the agreeme		
5.	In return for the above-disclosed fee, I a. Analysis of the debtor's financia bankruptcy;			
	b. Preparation and filing of any pe	tition, schedules, statemer	nts of affairs and plan which ma	ay be required;
	c. Representation of the debtor at	the meeting of creditors a	nd confirmation hearing, and ar	ny adjourned hearings thereof;
	d. Representation of the debtor in	adversary proceedings and	d other contested bankruptcy n	natters;
6.	By agreement with the debtor(s), the ab	ove-disclosed fee does no	t include the following services	3:
		CERTIFICA	ATION	
	certify that the foregoing is a complete stor(s) in this bankruptcy proceedings.	statement of any agreemen	it or arrangement for payment t	o me for representation of the
	3/17/2017		/s/ Jason Diaz	
	Date		Signature of Attorney	
			Semrad Law Firm	
	_		Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Garrett , Victoria	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIF	CATION OF CREDITOR MAT	RIX
Tł knowledge		ify that the attached list of creditors is tru	ue and correct to the best of their
Date:	3/17/2017	/s/ Garrett , Victor	ria
		Garrett , Victoria Signature of Deb	tor

AMERICAN COLLECTION SY 407 S 21ST ST LARAMIE, WY, 82070

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

NATIONAL CREDIT SYSTEM 3750 NATURALLY FRESH BLV Atlanta, GA, 30349

Medical Payment Data PO BOX 938 VERO BEACH, FL, 32961

FED LOAN SERV 400 Maryland Ave SW Washington, DC, 20202

ACCT BRKS LARIMER CTY 1417 S COLLEGE AVE FORT COLLINS, CO, 80524

CRANE FIN 7447 W Greenfield Ave Milwaukee, WI, 53214

CUST CREDIT/RYL MGT 25331 W IH 10 SAN ANTONIO, TX, 78257

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

CREDIT MGMT 4200 INTERNATIONAL CARROLLTON, TX, 75007

AMERICOLLECT INC PO BOX 1566 MANITOWOC, WI, 54221 IRS 1 PO Box 7346 Philadelphia, PA, 19101

Park Forest - Village Hall 350 Victory Dr Park Forest, IL, 60466

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/17/2017		
Signed:			
/s/ Victo	oria-Garrett		
	6 doria 3 larrett	/s/ Jason Diaz	
Debtor(s	s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Victoria First Name	Middle Name	Garrett Last Name	Case number (if known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primari "incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril	ly consumer debts? Collal primarily for a personal by business debts? Busin investment or through the	ll, family, or household ness debts are debts th he operation of the bus	purpose." at you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.			r is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	- Survey	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$50,000,001-\$	-\$50 million] \$500,000,001-\$1 billion] \$1,000,000,001-\$10 billion] \$10,000,000,001-\$50 billion] More than \$50 billion
^{20.} How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	of title 11, United States Code under Chapter 7. If no attorney represents me ar out this document, I have obta I request relief in accordance w I understand making a false state connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341) * /s/ Victoria Garrett	hapter 7, I am aware that. I understand the relief and I did not pay or agree tined and read the notice with the chapter of title 11 atement, concealing propease can result in fines up	I may proceed, if eligible vailable under each charter pay someone who is required by 11 U.S.C. § 1, United States Code, serty, or obtaining money	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in
	Signature of Debtor 1 Executed on 3/17/2017 MM / DI	0/1	Signature of Debtor Executed on	MM / DD / YYYY



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Fill in this infor	mation to identify you	case:			
Debtor 1	Victoria		Garrett		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for th	e: Northern	District of Illinois		
Case number (If known)			(State)		
Official	Form 106D	ec			Check if this is a amended filing
Declarat	ion About ar	n Individual Debto	or's Schedules	;	12/1
If two married	people are filing toge	ther, both are equally respons	sible for supplying correc	t information.	
money or prop	erty by fraud in conne 1341, 1519, and 3571	ction with a bankruptcy case		aking a false statement, concealin \$250,000, or imprisonment for up	
Did you p	ay or agree to pay so	meone who is NOT an attorne	y to help you fill out bank	kruptcy forms?	
√ No					
Yes.	Name of person		Attach Bankruptcy F Signature (Official Fo	Petition Preparer's Notice, Declaration, iorm 119).	and
	naity of perjury, I decl are true and correct.	are that I have read the summ	nary and schedules filed	with this declaration and	
	Viale	Brown H	×		
Signature of	of Debtor 1	MOUNTAIN	•	e of Debtor 2	

MM/DD/YYYY

page 1

Date 3/17/2017

MM/DD/YYYY

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Debtor 1	Victoria		Garrett	Case number (if known)			
	First Name	Middle Name	Last Name				
	thin 2 years before you editors, or other parties		ou give a financial staten	nent to anyone about your business? Include all financial institutions,			
	No Yes. Fill in the details l	pelow.					
			Date issued				
	Name		MM/DD/YYYY	_			
	Number Street		_				
	City SI	ate Zip Code					
Part 12:	•						
true	and correct. I understa nkruptcy case can resu/s/ Victo	nd that making a false sta It in fines up to \$250,000, ria Garrett	tement, concealing prop	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	Signature o	TUebtor 1 /		Signature of Debtor 2 Date			
	Date 3/17/	2017		Late .			
Did y	ou attach additional pa	u attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
<u> </u>	No Yes						
Did y	ou pay or agree to pay	someone who is not an at	torney to help you fill out	bankruptcy forms?			
V	No						
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Garrett , Victoria	Case No	
• • • • • • • • • • • • • • • • • • • •	Debtor(s)	Case NO.	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MA	TRIX
Th knowledge	ne above named Debtors hereby verif	y that the attached list of creditors is	true and correct to the best of their
Date:	3/17/2017	/s/ Garrett , Victoric Garrett , Victoric Signature of De	a Divided to a Dec



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Debt	or 1 Victoria First Name	Middle Name	Garrett Last Name	Case number (if known)	
16.	Calculate the median	family income that applies to y	ou. Follow these step	s:	erana a amazan wasa sawe ay sasaw sa ay
	16a. Fill in the state in	which you live.	Illinois		
	16b. Fill in the number	of people in your household.	1		
		family income for your state and si	ze of		\$50,133.00
	household usina the link spe	cified in the separate instructions fo		d a list of applicable median income amounts, go online nay also be available at the bankruptcy clerk's office.	
17.	How do the lines com			,	
				s form, check box 1, <i>Disposable income is not determined ion of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 132		Calculation of Dispo	eck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your	Commitment Period Under	11 U.S.C. §1325(b	o)(4)	
18.	Copy your total avera	ge monthly income from line 11	•		\$1,309.08
19.				is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjus	tment does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$1,309.08
20.	Calculate your curren	t monthly income for the year. I	Follow these steps:		
	20a. Copy line 19b.				\$1,309.08
	Multiply by 12 (the	e number of months in a year).			x 12
	20b. The result is your	current monthly income for the yea	r for this part of the fo	orm.	\$15,708.96
	20c. Copy the median	family income for your state and si	ze of household from	line 16c.	\$50,133.00
21.	How do the lines com	pare?			
		an line 20c. Unless otherwise order I is 3 years. Go to Part 4.	ed by the court, on the	e top of page 1 of this form, check box 3, The	
		nan or equal to line 20c. Unless oth t period is 5 years. Go to Part 4.	erwise ordered by the	court, on the top of page 1 of this form, check box	
Part	Sign Below				*
	By signing here, I d	eclare under penalty of perjury that	the information on th	is statement and in any attachments is true and correct.	
	10	Lista in Doa	anoth .		
	Signature of De	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Mu x	Signature of Debtor 2	
	Date 3/17/20 MM/DD/			Date MM/DD/YYYY	
	•	, do NOT fill out or file Form 122C , fill out Form 122C-2 and file it wi		9 of that form, copy your current monthly income from line	14